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**ANALYSIS OF ACCOUNTING TREATMENT OF INCOME BASED ON
PSAK NO. 72 AT PT. PEGADAIAN REGIONAL V MANADO OFFICE**

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Abstract:

Revenue is an essential component in a company's profit and loss report, which influences the company's sustainability. The greater the income earned, the more the company will profit, and vice versa. Therefore, the accounting treatment of income must be by applicable financial accounting standards to present the company's financial reports fairly and accurately. This research aims to determine how income accounting is treated based on PSAK No. 72 at PT. Pegadaian Regional Office V Manado. This type of research uses descriptive qualitative research methods. The data collection methods used in this research are interviews and documentation. The results of research that has been carried out show that the recognition, measurement, and presentation of income at PT. Pegadaian Regional Office V Manado is by PSAK No. 72; it is just that the disclosure is not entirely by PSAK No. 72 because it has yet to disclose the separation of income based on the classification of nature, amount, and time.

Keywords: PSAK No. 72, Recognition, Measurement, Presentation, Disclosure

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INTRODUCTION

Economic growth in Indonesia in terms of competition in the business world is increasing rapidly. Likewise, business actors are increasingly required to be able to build a business that is more effective, efficient, and innovative. This needs to be done for businesses when facing challenges and tight competition so that the business continues to run stably in the future. A company is an economic entity formed by one or more people to carry out business activities to generate profits. A company is a form of organization that focuses on producing, distributing, or providing goods or services to consumers or markets. Every company wants to obtain maximum profits from the business it carries out in order to ensure the running of the company.

Revenue is one of the most critical components in evaluating a company's financial health, operational success, and growth potential. Revenue is income from company activities, usually known by different names such as sales, sales of services, interest, dividends, royalties, and rent. Therefore, correctly recording and measuring income will influence a company's growth and financial health (Rahmadani, 2021).

Statement of Financial Accounting Standards No. 72 was made by the Indonesian Accounting Association and ratified by the Financial Accounting Standards Board (DSAK) on July 26, 2017. PSAK No. 72 is effective on January 1, 2020. It replaces all standards relating to income, namely PSAK No. 23 concerning Income, PSAK No. 34 concerning Construction Contracts, ISAK No. 10 concerning Customer Loyalty Programs, ISAK 21 concerning Real Estate Construction Agreements, ISAK 27 concerning Transfer of Assets from Customers, and PSAK 44 concerning Accounting for Real Estate Development Activities.

PT Pegadaian (Persero) is a company operating in Indonesia. Pegadaian Persero is a State-Owned Enterprise (BUMN) that operates in non-bank financial services, mainly providing financing with pawn collateral. Revenue is essential in a company's financial reports, including PT Pegadaian (Persero). There are several regional offices in several provinces in Indonesia, one of which is PT. Pawnshop Regional Office V Manado.

At PT. Pegadaian Regional Office V Manado serves and offers products, namely Gold Pawning, Vehicle Pawning, Gold Savings Pawning, Securities Pawning, Gold Installment Pawning, Non-Gold Pawning, Business Loans, Multipurpose Loans, Vehicle Installment, Gold Installment, My Gold Installment, Sharia Pawn, Pawn Certificates, Gold Savings, Money Sending and Receive Services, Online Payment Services, Estimated Services, Deposit Services and others. At the pawnshop, customers can also apply for money or credit loans with various collaterals in the form of BPKB letters for cars, motorbikes, laptops, gold, cell phones, and other electronic goods. There are quite a lot of products offered, so companies must consider various factors from the impact of various income recognition and require appropriate rules so that income can be recognized, measured, and disclosed as much as the total that must be received based on generally accepted financial accounting standards in Indonesia regarding income, namely PSAK. No. 72. therefore, companies must ensure that explicit policies and procedures are in place to address these issues and that accounting practices that comply with applicable accounting standards are implemented. Maintaining transparency, accuracy, and compliance with relevant accounting principles is essential. Therefore, this research aims to determine how income accounting is treated based on PSAK No. 72 at PT. Pawnshop Regional Office V Manado.

METHODS

This type of research uses descriptive qualitative research methods. This qualitative descriptive research was chosen because the researcher wanted to describe the actual situation in the field in more depth and specificity. The type of data used in this research is qualitative and quantitative. The data source used is primary data. The data collection method in this research uses interview and documentation techniques. The data analysis method used in this research is descriptive analysis. The descriptive analysis method is collecting data obtained from PT. Pegadaian Regional Office V Manado, then the data that has been collected will be presented and then analyzed in the form of interviews and other supporting data, and will be analyzed according to the problem formulation and objectives of the research to be able to provide information that matches the results obtained with the actual situation.

RESULT AND DISCUSSION

Sources of Company Income. PT. Pegadaian Regional Office V Manado is one of the pawnshop regional offices of several regional offices in Indonesia. PT. Pegadaian Regional Office V Manado is a company operating in the financial services sector that provides several services and products. The income earned by PT. Pegadaian Regional Office V Manado originates from business or company operational income and non-business income. Based on the results of interviews with Mrs. Delia Rogahang as Head of the Budget Department and Mr. James Kaunang as Accounting Officer, supported by company revenue data for August 2023, the source of income at PT. Pegadaian Regional Office V Manado, namely:

1. Business/Enterprise Income.

Table 1. Income Report PT. Pegadaian Regional Office V Manado Period 31 December 2022

No	Source of Income	Per December 2022
1	Capital Rental Income	Rp. 1.058.980.044.121
2	Administrative Revenue	Rp. 81.529.395.565
3	Other Business Income	Rp. 33.187.412.279
Total income		Rp. 1.173.696.851.965

Source: PT. Pawnshop Regional Office V Manado

2. Outside Business Income.

Table 2. List of Other Income PT. Pegadaian Regional Office V Manado as of 31 December 2022

No	Miscellaneous Income Items	Per December 2022
1	SBK Income Lost	Rp. 44.672.000
2	MFI Insurance Marketing Fee Income /Si Pintar	Rp. 56
3	Profit and Loss on Disposal of Fixed Assets	Rp. (8.743)
4	Difference in Cash Calculations	Rp. 26.516.650
5	Other Income	Rp. 71.004.866
6	Current Account Services Income	Rp. 50.914.955
7	Subsidy Return Burden	Rp. 0
Total income		Rp. 193.099.784

Source: PT. Pegadaian Regional Office V Manado

Revenue Recognition PT. Pawnshop Regional Office V Manado. Based on information obtained from Mr. James, the accounting department of PT. Pegadaian Regional Office V Manado, the company recognizes sources of income using the accrual basis method. This method records income when the income transaction occurs, even if cash or income has not been received. At the pawnshop, the records will be entered directly into the online computer system using the PASSION application (Pegadaian et al. Integrated Online). When a loan or credit is granted to a customer, the pawnshop will create a contract or agreement document called a credit proof or proof of pawn letter. Then, the customer will hand over the collateral, and the company will record it as proof of credit. The company will record the income in a journal in each account according to the transaction that occurred. For example, the company will record the collateral from the transaction until repayment to record when a pledge occurs.

- Journal recorded by the company when disbursing collateral:
Date of Customer Accounts Receivable xxx
Administrative income xxx
Cash xxx
- Journal recorded by the company when paying capital lease:
Cash Date xxx

- Capital Rental Income xxx
- Journal recorded by the company when paying off the collateral:
- Cash Date xxx
- Customer Accounts Receivable xxx
- Capital Rental Income xxx

Measuring the Income of PT Pegadaian Regional Office V Manado. PT income measurement. Pegadaian Regional Office V Manado is determined based on outstanding loans (loans given) and rates and prices or sales of services offered. In measuring income based on a historical basis, income is calculated using the fair value determined by PT. Pegadaian as standard price or rate. Income measured historically reflects the fair value of consideration received or to be received. The fair value of the consideration received or to be received is measured using previously determined prices or rates.

Table 3. List of Interest and Administrative Rate Groups

Group	Capital rental	Administration	Loan Amount
A	1%	Rp. 2.000	Rp. 50.000 - Rp. 500.000
B1	1,2%	Rp. 10.000	Rp. 500.001 - Rp. 1.000.000
B2	1,2%	Rp. 20.000	Rp. 1.000.001 - Rp. 2.500.000
B3	1,2%	Rp. 35.000	Rp. 2.500.001 - Rp. 5.000.000
C1	1,2%	Rp. 50.000	Rp. 5.000.001 - Rp. 10.000.000
C2	1,2%	Rp. 75.000	Rp. 10.000.001 - Rp. 15.000.000
C3	1,2%	Rp. 100.000	Rp. 15.000.001 - Rp. 20.000.000
D	1,1%	Rp. 125.000	Rp. 20.000.001 - Rp. 100.000.000
D1	1,1%	Rp. 125.000	Rp. 100.000.001 - Rp. 200.000.000
D2	1,1%	Rp. 125.000	Rp. 200.000.001 - Rp. 300.000.000
D3	1,1%	Rp. 125.000	Rp. 300.000.001 - Rp. 400.000.000
D4	1,1%	Rp. 125.000	Rp. 400.000.001 - Rp. 500.000.000
D5	1,1%	Rp. 125.000	Rp. 500.000.001 - Rp. 750.000.000
D6	1,1%	Rp. 125.000	Rp. 750.000.001 - Rp. 1.000.000.000
D7	1,1%	Rp. 125.000	Rp. 1.000.000.001 to the top

Source: PT. Pawnshop Regional Office V Manado

Presentation of PT Income. Pawnshop Regional Office V Manado. Presentation of income carried out by PT. Pegadaian Regional Office V Manado, where income is presented in financial reports, namely the profit and loss report and balance sheet. Operating income consists of capital rental income, administration income, and other service income that has been received and is

presented in the profit and loss statement. Accrued income or trade receivables are presented in the balance sheet report.

PT Income Disclosure. Pawnshop Regional Office V Manado. After recognizing and measuring income, the income will be disclosed in the financial report as a profit and loss statement where income, such as capital rental income, administrative income, and other income, is obtained. All transactions will be recorded in the company's computer system, namely the PASSION application. PT. Income Pegadaian Regional Office V Manado will disclose it in monthly, quarterly, or annual financial reports, which can be accessed on the pegadaian.co.id website.

Table 4. Profit and Loss Report (Before Tax) PT. Pegadaian Regional Office V Manado Period 31 December 2022

No	Description	Target for 2022	Realization up to December 31, 2022	%
Income:				
1	Capital Rental Income	1.126.962.275.897	1.058.980.044.121	93,97
2	Administrative Revenue	81.103.990.827	81.529.395.565	100,52
3	Other Income	48.754.487.355	33.187.412.279	68,07
	Amount	1.256.820.754.080	1.173.696.851.965	93,39
Business costs:				
4	Interest and Provision Fees	177.128.702.834	166.716.689.035	94,12
5	Labor costs	248.412.361.818	214.145.292.303	86,21
6	Marketing Costs	5.742.400.000	2.284.146.399	39,78
7	Administration and general fee	183.645.542.827	162.361.488.719	88,41
8	Depreciation and amortization Expenses	33.939.789.208	32.665.042.444	96,24
9	Receivables Allowance Fee	42.644.637.772	27.297.695.221	64,01
	Amount	691.513.434.459	605.470.354.121	87,56
	Operational profit	565.307.319.621	568.226.497.844	100,52
10	Other income	392.334.996	193.099.784	49,22
	Profit before tax	565.699.654.617	568.419.597.628	100,48

Source: PT. Pawnshop Regional Office V Manado

Table 5. PT. Balance Sheet Report. Pegadaian Regional Office V Manado Period 31 December 2022

ASSET	As of December 31, 2022
CURRENT ASSETS	
Cash and bank	9.431.077.589

Loans Provided	4.917.337.827.814
Other Receivables	2.116.932.562
Supply	1.211.122.427
Down payment	-
YMH Income Received	197.645.462.659
Prepaid Expenses	2.714.680.341
Building rights	40.302.435.821

Source: PT. Pegadaian Regional Office V Manado

Table 6. Comparison of Recognition, Measurement, Presentation, and Disclosure of Income at PT. Pegadaian Regional Office V Manado with PSAK No. 72

PSAK No.72	PT. Pegadaian Kantor Wilayah V Manado	Suitability
CONFESSION		
Identify contracts with customers.	a. PT. When carrying out transactions, Pegadaian Regional Office V Manado has a written contract, such as a letter of proof of pawn or contract agreed upon by both parties, namely the pawnshop and the customer.	At this stage, it is by PSAK 72, where the pawnshop can identify any income based on contracts with customers.
a. The parties to the agreement have agreed to its terms (in writing, orally, or by standard business procedures) and are committed to fulfilling their respective commitments.	b. The contract states the rights of both parties.	
b. The entity can indicate each party's rights to the goods or services to be transferred.	c. The contract also states the agreed period.	
c. Entities can set new payment terms for goods or services.	d. The commercial substance is in the sale of goods being auctioned.	
d. The agreement has the commercial substance (risk, timing, or amount of future cash flows) of the entity projected to change due to the contract.	e. The pawnshop has the right to collect compensation for the loan that has been given.	
e. Aely collects the likely consideration it is entitled to in exchange for goods or services to customers.		
Identify performance obligations. At the beginning of the contract, the pawnshop	PT. Pegadaian will identify its obligations, starting from providing loan funds, managing collateral, calculating interest or other fees, as	This stage is by PSAK 72.

and the customer must understand and determine the responsibilities that must be carried out according to the written contract.

well as processing payments and reporting. The same applies to the customer; the contract also includes obligations that must be complied with, such as covering loan payments according to schedule, administration costs, and responsibilities related to the care of collateral.

Recognize revenue (when) when the entity has completed the performance obligation. An entity recognizes revenue when (or during) it fulfills a performance obligation by transferring promised products or services (i.e., assets) to consumers.

PT. Pegadaian Regional Office V Manado recognizes income if the requirements and implementation obligations have been fulfilled. The income obtained will then be recorded in the company's PASSION application system. Revenue will be recognized when performance obligations have been fulfilled and recognized over time during the specified period.

This stage is by PSAK 72.

MEASUREMENT

An entity measures revenue over an allocated transaction price

PT. Pegadaian Regional Office V Manado measures income based on transaction prices or rates determined by the company.

This stage is by PSAK 72, which states that revenue is recognized and measured based on the price agreed upon in the contract.

PRESENTATION

Entities present income in financial statements as assets or liabilities

PT. Pegadaian Regional Office V Manado presents income in the profit and loss report, and some income is presented in the balance sheet as current assets.

At this stage, it is by PSAK 72.

DISCLOSURE

The company discloses qualitative and quantitative information regarding:

1. Separation of income based on categories that describe the nature, amount, and time. Moreover, revenue and cash flow uncertainties arise from contracts with customers.
2. Beginning and ending the balance of the contract with the customer.
3. Information regarding performance obligations in contracts with customers.

1. PT. Pegadaian Regional Office V Manado discloses revenue separately in the company's profit and loss statement. Disclosures are separated into capital rental, administrative, and other income.

2. PT. Pegadaian Regional Office V Manado discloses income by separating it according to its type; the income balance from pawn activities is separated whether it has been received or still has to be received, and the beginning and ending balances of assets and liabilities receivables are included.

3. PT. Pegadaian Regional Office V Manado discloses implementation obligations in contracts with customers where the contract

At this stage, it has yet to be entirely by PSAK 72, which states that companies must separate their income into qualifications starting from nature, amount, and time. Meanwhile, pawnshops separate their income based on type, namely capital rental income, administration, etc.

discusses installments, maturity, and other obligations.

Source: Processed Data, 2023

CONCLUSION

Based on the results of the analysis of existing data, it shows that revenue recognition at PT. Pegadaian Regional Office V Manado is by PSAK No. 72. Namely, income is recognized on an accrual basis. PT income measurement. Pegadaian Regional Office V Manado is determined based on outstanding loans (loans given) and rates and prices or sales of services offered. Presentation of income at PT. Pegadaian Regional Office V Manado is by PSAK No. 72. Revenue is presented in the profit and loss financial report and balance sheet. Disclosure of income at PT. Pegadaian Regional Office V Manado must still fully comply with PSAK No. 72. This can be seen from the disclosure of information regarding the separation of income, which is not by its classification, namely nature, amount, and time. Meanwhile, the company separates revenue based on transaction type and time.

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